

# Getting Started

Your Guide to Higher  
Education for  
**Freshmen**  
in Kentucky  
2006–2007



# How To Go Higher

**N**eed help planning and paying for college or tech school? GoHigherKY.org is your one-stop way to find the information you want to know about higher education. You can find colleges you might be interested in attending based on your own preferences, plus a list of the classes you'll need to take in high school to qualify for them.

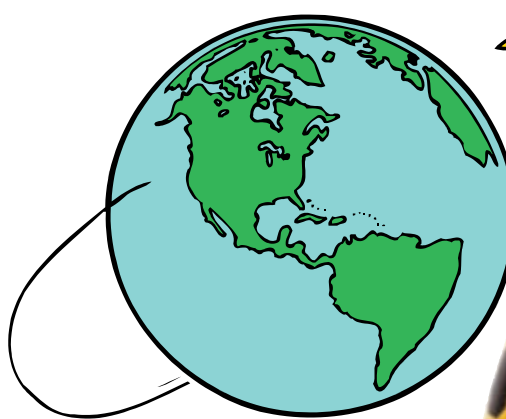
It's easy to navigate, so all you have to do is sign up and begin exploring what higher education in Kentucky has to offer you.

GoHigherKY.org can be used by students in grades 8–12, parents, college students, adult students and guidance counselors. Students can run free scholarship searches, transfer information to the Free Application for Federal Student Aid (FAFSA), take virtual tours of colleges, find colleges that match their preferences and apply to colleges online.

The college planning section has checklists for students in grades 8–12. For juniors, the site provides a month-by-month list of actions college-bound students should take. The college planning section also lets students who have set up free accounts keep track of their courses and grades as they go through high school.

“You mean I can look at every school in Kentucky just by this one website? I was so scared to attempt college planning, but this has made it easier. Thanks for telling us about it.”

Kentucky high school student



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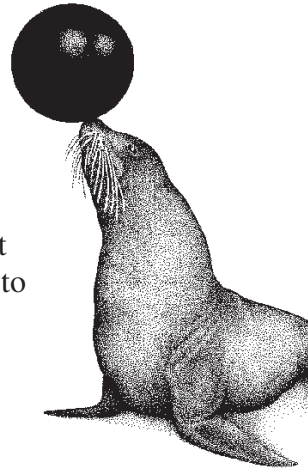


# PLAN FOR LIFE

**Y**our freshman year is the time to begin planning your future after high school. Don't limit your options by missing school, making bad grades or thinking school doesn't matter. School does matter, especially to your wallet! Going to college or getting training after high school increases your job opportunities, your earning power and your ability to enjoy a better life. Get a jump start now by developing good study skills.

Think of this year as a fresh start on your life's path. Plan to take the precollege curriculum during high school. Pay attention to the classes you enjoy the most, because they can lead to a career later on. Remember, when we say "college," we're talking about any education after high school — from beauty school to medical school.

**The graph below** gives the 2003 median earnings of Kentuckians over age 25 who work year-round at a full-time job, based on their level of education. A median is a middle value, so the number of people earning less than the median is equal to the number of people earning more than the median.



## MORE SCHOOL = MORE MONEY

**Median Earnings by Educational Level in Kentucky**

(From American Community Survey,  
U.S. Census Bureau, 2004)



# MAKING THE GRADE

AP History  
Chapter 22 Vocab

Oliver O. Howard - Union general who founded and was president of the Freedmen's Bureau

## CLASSES to CAREERS

You may know which classes you like already. Ever consider turning them into a career?

### English-language arts

Teaching, writing, law, journalism or public relations.

### Mathematics

Accounting, statistics, financial planning, computers, aeronautics or insurance.

### Science and health

Medicine, pharmacology, veterinary science, meteorology, occupational therapy, chemistry or medical research.

### Social studies

Psychology, city planning, criminal justice, anthropology, human resources, government, teaching or social work.

### Foreign languages

Government, translating, travel agency or foreign service.

### Technical education

Construction, mechanics, manufacturing or transportation technology.

### Computer science

Astronomy, advertising, business, engineering or software design.

### Drama, music and art

Animation, cinematography, interior design, graphic arts, advertising, website design or broadcasting.

**Surprise! You** are responsible for your own grades. Here's some tips to help do your best:

**Know the rules:** Understanding your teacher's grading system can help you keep score of how you're doing. Know how many points homework, quizzes, papers and tests will count. Keep track of the grades you make in each class. Turn assignments in on time, and do the best you can on them. You can choose to play by your teacher's rules or not, but the rules probably won't change.

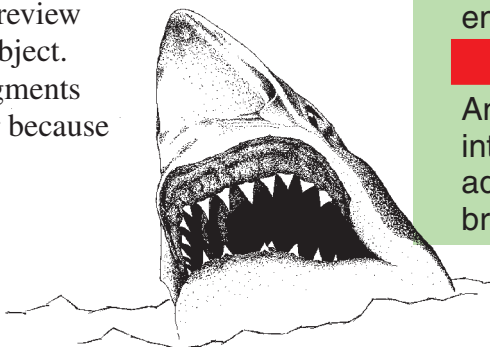
**Repeat:** To help memorize important facts and ideas, read your book or notes aloud. You then both read and hear it, helping transfer the information into your brain's long-term memory bank. Make flash cards of things you think might be on tests and review them for a week or more before the test.

**Participate:** Take an active role in your classes. Think about what's being presented and join discussions. Ask questions if you don't understand something. If the answer isn't clear, ask your teacher again after class. As you do homework, jot down ideas and questions you might have.



**Hit the highlights:** Taking notes should not be a word-for-word exercise. Listen for points your teachers emphasize (like "the main point is...") and if they repeat anything. If it's written on the board, consider that the ultimate emphasis! Write down the main ideas and the examples used in class. Try to develop your own shorthand you understand.

**Review often:** Once a day, review your notes or homework in each subject. Breaking up studying into short segments makes studying for a big test easier because you've been working all along.



# WHAT'S YOUR PLAN

**Y**ou must complete an Individual Learning Plan (ILP) — a plan of courses you will take during high school. To meet Kentucky's diploma requirements, you'll have to follow either the minimum diploma or precollege curriculum. The precollege curriculum is the basic requirement for admission to a bachelor's degree program at a Kentucky public university. Your board of education may substitute other courses under certain conditions. See your guidance counselor if you have questions.



Try to take the toughest course load you can. You may surprise yourself! Check whether your school offers Advanced Placement (AP) or International Baccalaureate (IB) classes, which can also count for college credit. AP and IB classes can also qualify you for a Commonwealth Diploma, which is awarded to seniors who complete 22 credit units, meet the minimum requirements of the Precollege Curriculum and get a grade of "C" or better in four AP or IB classes.

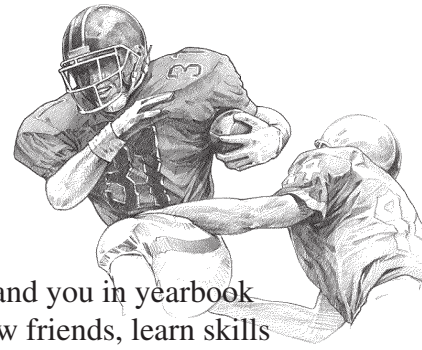
Taking a tough course load can prepare you for life after high school and can help earn you money to pay for it. With the Kentucky Educational Excellence Scholarship (KEES), you can earn money for college. For more information about KEES, see pages 7-8

KENTUCKY HIGH SCHOOL GRADUATION REQUIREMENTS		
Subject	Minimum Diploma Requirements Source: Kentucky Department of Education	Precollege Curriculum Source: Council on Postsecondary Education
Language Arts	4 credits: English I, II, III, and IV	4 credits: English I, II, III, and IV or AP English
<b>Mathematics</b>	<b>3 credits: Algebra I, geometry, and one elective</b>	<b>3 credits: Algebra I, II, and geometry</b>
Science	3 credits from the following content areas: Life science, physical science, and earth/space science	3 credits: to include life science, physical science, and earth/space science (at least one lab course)
<b>Social Studies</b>	<b>3 credits from the following content areas: U.S. history, economics, government, world geography, and world civilization</b>	<b>3 credits: U.S. history, economics, government, world geography, and world civilization</b>
Health	1/2 credit	1/2 credit
<b>Physical Education</b>	<b>1/2 credit</b>	<b>1/2 credit</b>
History and Appreciation of Visual and Performing Arts	1 credit: History and appreciation of visual and performing arts or another arts course that incorporates such content	1 credit: History and appreciation of visual and performing arts or another arts course that incorporates such content
<b>Foreign Language</b>		<b>2 credits or demonstrated competency</b>
Electives	7 credits	7 credits: (5 rigorous)*

\* Rigorous electives should have academic content at least as challenging as that in courses required in the minimum high school graduation requirements. These electives also should be in social studies, science, math, English and language arts, arts and humanities, foreign language, and above the introductory level in agriculture, industrial technology, business, marketing, family and consumer sciences, health sciences, and technology education and career pathways. Electives in physical education and health are limited to one-half unit each.



# EXTRA! EXTRA



# A

ctivities during high school can land you in yearbook photos and allow you to make new friends, learn skills and help others. A well-rounded activity sheet can also help boost your college applications. Along with activities, admission officials consider entrance test scores, class rank and grade point average (GPA).

## WHAT'S A CLASS RANK?

Your class rank is determined by your position relative to other students in your class by your GPA.

## WHAT'S A GPA?

Your GPA is the number derived from a math problem. A number is assigned for each letter grade you receive (A, B, C, D or the dreaded F). Typically, 4 points are assigned for an A, 3 for a B and so on. Total the number of points from your grades and then divide by the number of courses you're taking to get your GPA. (For example: You took five courses in a grading period, earning two A's, two B's and a C. Your school computes GPA on a 4.0 scale, so you earn 8 points for your A's, 6 for your B's, and 2 for your C, totaling 16. Divide 16 by 5, the number of courses you took. You have a 3.2 GPA.)

Check out these extracurricular activities. Remember not to spread yourself too thin. Joining a few groups is better than joining all!

### Academic and Honors Clubs:

Academic Team  
Beta Club  
National Honor Society

### Special Interest Organizations or Service Clubs

Art  
Chess  
Class Officer  
Conservation  
Drama  
Family, Career, and Community Leaders of America  
Fellowship of Christian Athletes  
Future Farmers of America  
Foreign Language 4-H  
Future Business Leaders of America  
Key  
School Newspaper  
Speech  
Students Against Destructive Decisions  
Student Council  
Yearbook

### Music

Chorus  
Concert Band  
Marching Band

### Sports

Baseball  
Basketball  
Cheerleading  
Field Hockey  
Football  
Golf  
Gymnastics  
Soccer  
Softball  
Swimming  
Tennis  
Track  
Volleyball  
Wrestling

### Volunteer or Community Service

Charity fundraisers  
Community beautification projects  
Community cleanups  
Food and/or clothing banks  
Hospitals  
Nursing homes  
Religious organizations



# No Excuses!

**Y**ou already know getting more education or training can mean more money in salary over your lifetime. So what else is holding you back from a plan for your future?

## My grades **NEED HELP!**

Maybe your grades need some improvement. But it's a whole new ball game once you reach high school. Think of your freshman year as a brand new start on your path to graduation, going to college and getting a future!

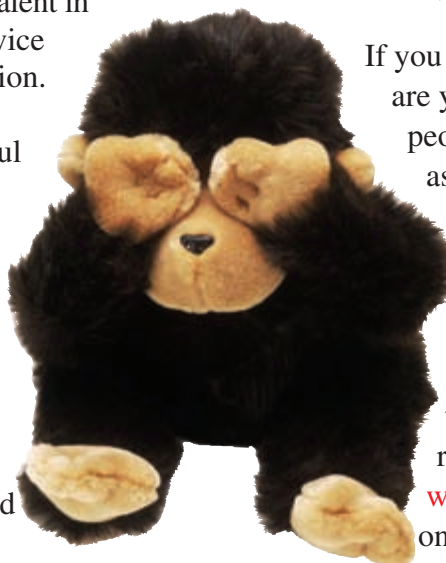
Good grades can also mean money for college. As a Kentuckian, each year you make at least a 2.5 GPA, you are eligible for KEES. See the following pages for more information about KEES.

But colleges don't just look at grades and test scores when making admission decisions, either. Extracurricular activities, talent in arts or sports and community service can also play a part in their decision. So, you aren't going to be the valedictorian? Plenty of successful college students weren't either!

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## *I can't afford it.*

Most college students and their families don't write a check for their college education. Financial aid is available based on your family's ability to pay for college. Besides, since you'll make more money with a degree, how can you NOT afford it? Talk with your high school guidance counselor. Read *Getting In*, a book KHEAA distributes to seniors. It lists admissions, costs, financial aid and academic program information for Kentucky colleges. Check out *Affording Higher Education*, a KHEAA book that lists nearly 4,000 financial aid sources available to Kentucky students. Both books are available at [kheaa.com](http://kheaa.com).



## *I don't know what I want to be when I grow up . . .*

If you know what you don't like, chances are you know what you DO like. Talk with people whose careers or jobs interest you, asking where they went to school and what they thought of the program they took. Ask your parents, guidance counselor or librarian for help in your career quest. Check out the Occupational Outlook Handbook or the Kentucky Occupational Outlook report. The handbook is online at [www.bls.gov/oco/](http://www.bls.gov/oco/) and the report is online at [oet.ky.gov/des/pubs/lmi/KY\\_OUTLOOK\\_2010.pdf](http://oet.ky.gov/des/pubs/lmi/KY_OUTLOOK_2010.pdf).

## *What kind of college would be best for me?*

Talk with your parents, guidance counselor or anyone in a career you think you'd like. Ask what school they attended. Develop a list of schools you are interested in and contact them for more information. What tests and qualifications are required for admission? Know your options!

# DON'T TRASH YOUR FUTURE

Good grades  
give you  
the KEES

**Y**ou don't have to fill out any forms to earn money for higher education with a Kentucky Educational Excellence Scholarship (KEES). You qualify if you earn a 2.5 GPA or better at the end of a high school year. If you have a composite score of at least a 15 on the ACT or 710 on the SAT and have earned at least one base award, you can earn a bonus award. Bonus awards range from \$36 to \$500.



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## KEES AWARD AMOUNTS

GPA	BASE AMOUNT	ACT SCORE	BONUS AMOUNT
2.50	\$125	15	\$ 36
2.60	150	16	71
2.70	175	17	107
2.75	187	18	143
2.80	200	19	179
2.90	225	20	214
3.00	250	21	250
3.10	275	22	286
3.20	300	23	321
3.25	312	24	357
3.30	325	25	393
3.40	350	26	428
3.50	375	27	464
3.60	400	28 OR ABOVE	500
3.70	425		
3.75	437		
3.80	450		
3.90	475		
4.00	500		

Amounts may change based on funding.

## How Much?

After each year of high school, KHEAA will notify you if you have earned a KEES award.

If you receive a KEES award for your freshman year, enter your final GPA and the award amounts on the line. For future years, predict your GPA and highest ACT score, filling in the blanks. Add up your amounts, and you can estimate what your total award will be to help you pay for each year of college.

	<u>Amount</u>
Freshman GPA_____	+ \$ _____
Sophomore GPA_____	+ \$ _____
Junior GPA_____	+ \$ _____
Senior GPA_____	+ \$ _____
Highest ACT Score_____	+ \$ _____

Total Estimated Award = \$ \_\_\_\_\_



# KEES TO LEARNING



**K**HEAA will post KEES awards online at the end of each school year. You will have to create a Zip Access user ID and password to look at your data at [kheaa.com](http://kheaa.com) for the first time. If you don't find a record or if your data is incorrect, you should tell your guidance counselor.

**For more info:**  
[kheaa.com/keesfaqs.html](http://kheaa.com/keesfaqs.html)  
Write: KHEAA,  
P.O. Box 798  
Frankfort, KY 40602-0798  
Call: (800) 928-8926,  
extension 7395



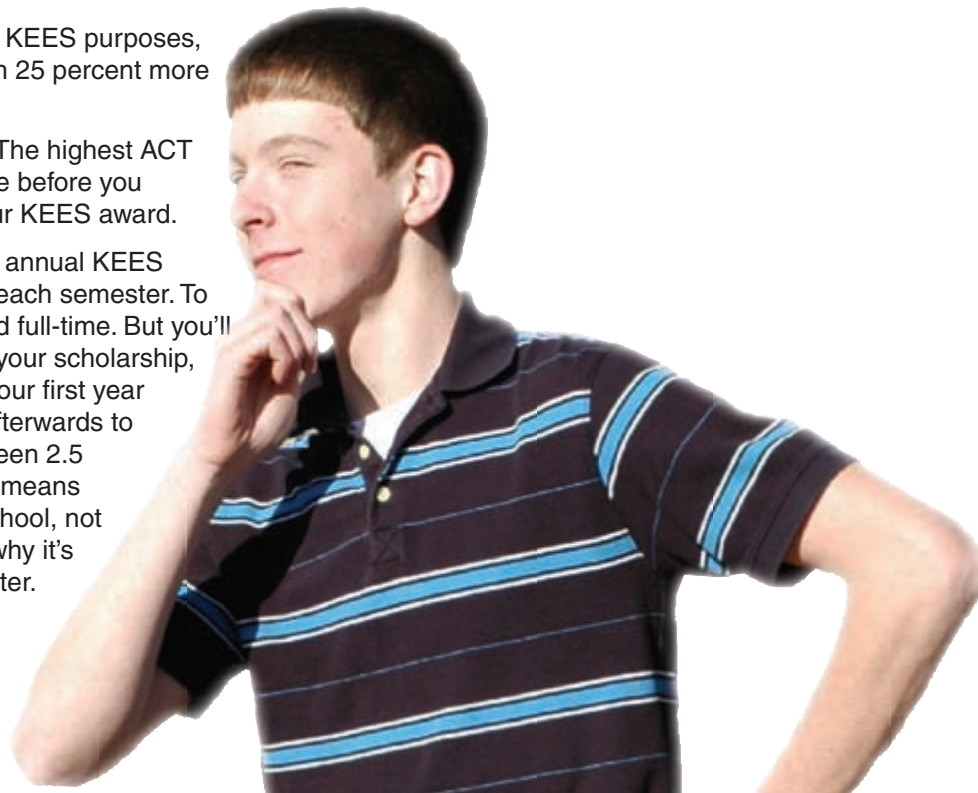
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## How It Works

■ AP and IB courses are weighted for KEES purposes, meaning an A in those classes is worth 25 percent more than other courses.

■ Taking both the ACT and the SAT? The highest ACT or SAT score you get on a test you take before you graduate will be used to determine your KEES award.

■ Once you go to college, half of your annual KEES award will be sent after classes begin each semester. To get the full award, you must be enrolled full-time. But you'll have to keep your grades up! To keep your scholarship, you must earn a 2.5 cumulative GPA your first year in college and a 3.0 cumulative GPA afterwards to maintain a full award (if you earn between 2.5 and 2.99, you keep half). "Cumulative" means all the classes you've taken while in school, not just those in the last semester. That's why it's important to do your best every semester.



# FINANCIAL AID FAQs

## How will I pay for college?

You and your family have the main responsibility for paying for college to the best of your ability. But don't rule out a school based on cost alone. Financial aid programs will help families with college costs.



## Who gives financial aid?

Schools, state and federal governments, businesses and private organizations provide financial aid. KHEAA is the primary state agency that provides student aid in Kentucky. KHEAA and The Student Loan People administer the College Access Program Grant, Kentucky Tuition Grant, KEES, Robert C. Byrd Honors Scholarship, Teacher Scholarship, Osteopathic Medicine Scholarship, KHEAA Work-Study, Federal Stafford Loan, Federal PLUS Loan, Federal Consolidation Loan, Kentucky's Affordable Prepaid Tuition and the Kentucky Education Savings Plan Trust. KHEAA and The Student Loan People also write and publish materials about higher education opportunities and student financial aid, including this book.

## How is financial aid awarded?

It's awarded based on financial need (need-based aid) or on academic achievement, athletics or other talents (merit-based aid). Most financial aid is need-based but is often awarded in combination with merit-based awards.

## What does financial aid cover?

Financial aid must be used to pay the costs of education, which includes tuition, fees, books, supplies, and equipment as well as transportation, housing, food, laundry, clothes and personal expenses.



## Where can I get financial aid information?

Free financial aid information can come from your guidance counselor, the financial aid officer of any college you're interested in and [GoHigherKy.org](http://GoHigherKy.org).





## How do I apply?

You have to file the FAFSA to be considered for major state and federal student financial aid programs.

## Where can I find more information?

Your guidance counselor, your school and public library and the financial aid offices at the schools you're interested in attending are good starting points.

You can visit [kheaa.com](http://kheaa.com) to link to several student financial aid sites. Other websites you might find useful include Mapping Your Future at [mapping-your-future.org](http://mapping-your-future.org) and the U.S. Department of Education at [ed.gov](http://ed.gov).

You may want to tell your parents about the Kentucky Education Savings Plan Trust website at [kysaves.com](http://kysaves.com). You can also call toll free (877) 598-7878 for more information about how families can plan and save for a child's higher education. Kentucky's Affordable Prepaid Tuition (KAPT) Plan allows Kentuckians to contribute to a child's prepaid tuition account, which can be used at any accredited college in the United States. For more information, visit [getKAPT.com](http://getKAPT.com) or call toll free (888) 919-KAPT (5278).

You can compare Kentucky campuses directly with [GoHigherKY.org](http://GoHigherKY.org), a new web portal established to help students explore the state's colleges, universities and technical schools. You can use your own preferences to choose your perfect college, then apply online, tour campuses and search for scholarships you might qualify for — FREE.

[GoHigherKY.org](http://GoHigherKY.org) guides you through the entire college preparation process.



# Money a hurdle in your college plans?



**You still have time to win.**

We can get you over that hurdle, easy. Don't let anything keep you from going to college. Grants, scholarships and low-cost student loans from KHEAA and The Student Loan People<sup>SM</sup> can help you get there. Call us at **800.928.8926** or visit **kheaa.com**.

*LEAN ON US, FROM CLASS TO CAREER.*



*Kentucky's trusted source for grants, scholarships and loans.*